

(19) World Intellectual Property Organization
International Bureau



(43) International Publication Date
13 December 2007 (13.12.2007)

PCT

(10) International Publication Number
WO 2007/141697 A3

(51) International Patent Classification:
G06Q 40/00 (2006.01)

(74) Agents: **SPOOR & FISHER** et al.; P O Box 454, 0001 Pretoria (ZA).

(21) International Application Number:
PCT/IB2007/051947

(81) Designated States (*unless otherwise indicated, for every kind of national protection available*): AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BH, BR, BW, BY, BZ, CA, CH, CN, CO, CR, CU, CZ, DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB, GD, GE, GH, GM, GT, HN, HR, HU, ID, IL, IN, IS, JP, KE, KG, KM, KN, KP, KR, KZ, LA, LC, LK, LR, LS, LT, LU, LY, MA, MD, MG, MK, MN, MW, MX, MY, MZ, NA, NG, NI, NO, NZ, OM, PG, PH, PL, PT, RO, RS, RU, SC, SD, SE, SG, SK, SL, SM, SV, SY, TJ, TM, TN, TR, TT, TZ, UA, UG, US, UZ, VC, VN, ZA, ZM, ZW.

(22) International Filing Date: 23 May 2007 (23.05.2007)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
2006/04673 7 June 2006 (07.06.2006) ZA

(84) Designated States (*unless otherwise indicated, for every kind of regional protection available*): ARIPO (BW, GH, GM, KE, LS, MW, MZ, NA, SD, SL, SZ, TZ, UG, ZM, ZW), Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IS, IT, LT, LU, LV, MC, MT, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

(71) Applicant (*for all designated States except US*): **DISCOVERY HOLDINGS LIMITED** [ZA/ZA]; 155 West Street, Sandton (ZA).

(72) Inventors; and

(75) Inventors/Applicants (*for US only*): **GORE, Adrian** [ZA/ZA]; 10 7th Street, 2142 Houghton Estate (ZA). **MAYERS, Herschel, Phillip** [ZA/ZA]; 32 Wordsworth Avenue, Senderwood, Johannesburg (ZA). **RABSON, Kenneth, Steven** [ZA/ZA]; 5 College Mews, Regina Avenue Fairmount Extension, 2192 Johannesburg (ZA).

Published:
— with international search report

(88) Date of publication of the international search report:
23 April 2009

(54) Title: A METHOD OF MANAGING A LIFE INSURANCE PLAN AND A SYSTEM THEREFOR

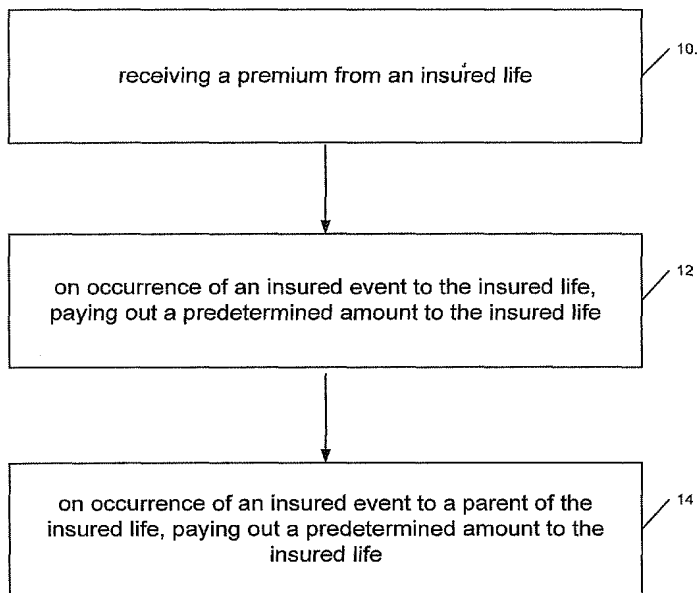


FIG 1

(57) Abstract: A method of managing a life insurance plan includes receiving a premium from an insured life. On occurrence of an insured event to the insured life, a predetermined amount is paid out to the insured life and on occurrence of an insured event to a parent of the insured life a predetermined amount is paid out to the insured life.



WO 2007/141697 A3

INTERNATIONAL SEARCH REPORT

International application No.

PCT/IB07/51947

A. CLASSIFICATION OF SUBJECT MATTER
IPC: G06Q 40/00(2006.01)

USPC: 705/4
 According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)
 U.S. : 705/4

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
 Please See Continuation Sheet

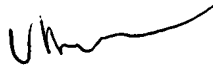
C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US Patent Application Pub. 2005/0256748 A1 (GORE et al.) 17 November 2005 (17.11.2005), paragraphs 13, 79-80	1-8
A, T	U.S. Patent Application Pub. 2007/0050217 A1 (HOLDEN, JR.) 01 March 2007 (01.03.2007), paragraph 10	1-8

Further documents are listed in the continuation of Box C. See patent family annex.

* Special categories of cited documents:		
"A"	document defining the general state of the art which is not considered to be of particular relevance	"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"E"	earlier application or patent published on or after the international filing date	"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"L"	document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"O"	document referring to an oral disclosure, use, exhibition or other means	"&" document member of the same patent family
"P"	document published prior to the international filing date but later than the priority date claimed	

Date of the actual completion of the international search 03 June 2008 (03.06.2008)	Date of mailing of the international search report 25 JUN 2008
----------------------------------------------------------------------------------------	--------------------------------------------------------------------------

Name and mailing address of the ISA/US Mail Stop PCT, Attn: ISA/US Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450 Facsimile No. (571) 273-3201	Authorized officer Robert W. Morgan  Telephone No. (571) 272-3600
---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------